



Familiarisation Programmes for the Directors During the financial year 2018-19

**[Pursuant to Reg.25 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
r/w. Schedule IV of Companies Act, 2013]**

Date & Venue of the program	Subject	Conducted by	Attended by
<p>30/07/2018 Board Room CFHL, R.O., Bengaluru</p>	<p>Information on rationale of submission of Financial Information to Information Utility (IU) as per Insolvency and Bankruptcy Code (IBC), 2016. The form and manner in which the submission is to be carried out to submit all financial information and information relating to the assets of any corporate debtor, on which they have created a security interest, to an IU.</p> <p>Overview on SEBI (LODR) (Amendment) Regulations, 2018 dated 09/05/2018, which mandates that "with effect from 01/10/2018, the top 500 listed entities by market capitalization (calculated as on March 31 of the preceding financial year) shall undertake Directors and Officers insurance ('D and O insurance') for all their independent directors of such quantum and for such risks as may be determined by its board of directors.</p> <p>Information on Companies (Appointment and Qualification of Directors) fourth Amendment Rules, 2018. Directors were informed the essence of filing DIR-3 KYC and penalties for non-compliance.</p> <p>Information on recent changes in the regulatory framework for the HFC Sectors. Appraised the Board for gap analysis between our current IT framework and stipulations as laid out in circular on the subject issued by National Housing Bank.</p>	<p>Duration</p> <p>Company Secretary 20 minutes</p> <p>Company Secretary 20 minutes</p> <p>Company Secretary 15 minutes</p> <p>AGM IT 15 minutes</p>	<p>All the Directors and KMPs</p>
<p>22/10/2018 Board Room CFHL, R.O., Bengaluru</p>	<p>Briefing on the assumptions, models and structures made while implementing the financial statements under Ind-AS, various findings and management judgements - whether reasonable and acceptable, consistency in following accounting policies and consistency and adherence/ compliance to the Accounting Standards followed in preparation of the financial statements by the Company.</p>	<p>Shri Mohan Lavi, FCA, IND-AS Consultant & Shri Kesavadas, FCA, Partner 30 minutes</p>	<p>All the Directors and KMPs</p>

Date & Venue of the program	Subject	Conducted by Duration	Attended by
15/02/2019 Board Room CFHL, R.O., Bengaluru	An insight into the ICSI Revised Secretarial Standards 1, 2 and 3. The study material issued by ICSI was provided to all the Directors.	Company Secretary 20 minutes	All the Directors and KMPs
12/03/2019 Board Room CFHL, R.O., Bengaluru	<p>The amendments to SEBI LODR (Amendment) Regulations 2018. Amendments to regulations applicable particularly to top 500/ 1000/ 2000 listed entities based on the market capitalization, with different effective dates. More particularly the amendments applicable with effect from 01/04/2019. Appraised the Board about the amended provisions under SEBI (PIT) Regulations, 2015.</p> <p>Information pursuant to the Notification issued by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, the Companies registered with the Companies Act, 2013 with a turnover of more than Rs.500 Crore shall be required to get themselves registered on the TReDs platform.</p> <p>Information on the relevance of the registration of the Company as Business user for filing of returns in FIRMS (Foreign Investment Reporting and Management System) and also on registration of the Company as convergence partner with NCH (National Consumer Helpline) through software "INGRAM" as directed by NHB.</p> <p>An overview on the National Housing Bank's few proposed modifications in the Regulations for HFC's on Capital adequacy and Borrowing limit. The discussion pints included gradual increase in minimum Capital Adequacy Ratio (CAR), gradual tightening of maximum Leverage Ratio and reduction in the ceiling on the acceptance of public deposits.</p>	<p>Company Secretary 20 minutes</p> <p>Company Secretary 10 Minutes</p> <p>Company Secretary 15 Minutes</p> <p>Chief Financial Officer 15 Minutes</p>	<p>All the members of Audit Committee and all Executives of the Company</p> <p>All the Directors and KMPs</p>

* All Directors, including Independent Directors, on induction will be appraised of the nature of industry and business model of the Company and the roles, rights, responsibilities in terms of Companies Act and related rules, SEBI LODR Regulations etc. A Directors' kit containing information about the Company, Memorandum and Articles of Association, Annual Reports for previous 3 years, Investor presentation, Charters of the Board and Board Committees, etc. is handed over to the new director.

The Program provided an opportunity to the Independent Directors to actively interact with the Company's Senior Executives, internal and statutory auditors to enable them to get a better understanding of the Company's business model, nature of its activities/operations, organisation structure and facilities.

Apart from the above;

- The Directors are provided with internal policies to enable them to familiarize with the Company's procedures and practices. The Directors are familiarized about the nature of the industry, business model of the entity, roles, rights, responsibilities of independent directors and any other relevant information.
- Periodic presentations are made at the Board and Board Committee Meetings, on business and performance updates of the Company, business strategy and risks involved.
- Presentations on risk profile and risk management of the Company, internal and external audit plans, business and financial performance, updates on compliances, regulatory scenario and regulatory

changes which affect/concern the Company, company policies, internal controls, investor relations etc. were made at the various Committee/ Board Meetings of the Company which enabled active participation by the Independent Directors.

- Independent Director/s were formal invitee to attend all meetings of such committees of the Board of the Company of which he/she was not a member, which provided him/her with further opportunity to get familiarised with the Company's operations/activities.



Familiarisation Programmes for the Directors During the financial year 2017-18

[Pursuant to Reg.25 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
r/w. Schedule IV of Companies Act, 2013]

Date & Venue of the programme	Subject	Conducted by Duration	Attended by
23/06/2017 Board Room CFHL, R.O., Bengaluru	1. Information on rationale of subdivision of Equity Shares & its relevant provisions and requirements. 2. Information on Postal Ballot formalities. 3. Information on requirements of alteration of AOA and MOA 4. Information on raising of Tier I capital as an alternative source of raising funds 5. Introduction to Goods and Services Tax Act and the extent of its applicability to our Company	Company Secretary 45 minutes	All the Directors and KMPs
05/09/2017 Board Room CFHL, R.O., Bengaluru	Information on IRDA provisions for commencing Corporate Agency Business	Company Secretary 30 minutes	All the Directors and KMPs
24/10/2017 Board Room CFHL, R.O., Bengaluru	Information on the MCA notification dated 13/10/2017 regarding IEPF (Accounting, Audit, Transfer and-Refund) Second Amendment Rules, 2017.	Company Secretary 30 minutes	All the Directors and KMPs
22/01/2018 Board Room CFHL, R.O., Bengaluru	Extent of applicability of IndAS to our Company and major changes impacting/ requiring adjustment in Indian Gaap Balance sheet #	Mr. Mohan Lavi, FCA 60 minutes	All the members of Audit Committee and all Executives of the Company
05/03/2018 Board Room CFHL, R.O., Bengaluru	1.Information on the provisions of Companies Amendment Act, 2017; 2.RBI's notification No. RBI/2017-18/ 82.DBR.NO.BP.BC.92/21.04.048/ 2017-18 dated 02/11/2017 for introduction of Legal Entity Identifier (LEI) and; 3. Requirement of submission of Financial Information to Information Utility (IU) as per Insolvency and Bankruptcy Code (IBC), 2016	Company Secretary 45 minutes	All the Directors and KMPs

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The Programme provided an opportunity to the Independent Directors to actively interact with the Company's Senior Executives, internal and statutory auditors to enable them to get a better understanding of the Company's business model, nature of its activities/operations, organization structure and facilities.

Apart from the above;

- The Independent Directors are provided with applicable documents, reports and internal policies to enable them to familiarize with the Company's procedures and practices.
- Periodic presentations are made at the Board and Board Committee Meetings, on business and performance updates of the Company, business strategy and risks involved.
- Presentations on risk profile and risk management of the Company, internal and external audit plans, business and financial performance, updates on compliances, regulatory scenario and regulatory changes which affect/concern the Company, company policies, internal controls, investor relations etc. were made at the various Committee/ Board Meetings of the Company which enabled active participation by the Independent Directors.
- Independent Director/s were formal invitee to attend all meetings of such committees of the Board of the Company of which he/she was not a member, which provided him/her with further opportunity to get familiarized with the Company's operations/activities.



Familiarisation Programmes for the Directors During the financial year 2016-17

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Date & Venue of the programme	Subject	Conducted by Duration	Attended by
28/04/2016 Board Room, Bengaluru	Induction of Shri S. K. Hota, DGM of Canara Bank as Whole- Time Director of the Company *	Shri K S Sathyaprakash, DGM, Board Secretariat 30 minutes	Shri S K Hota
07/09/2016 Board Room, Bengaluru	Induction of Shri G.Naganathan, FCA, as Additional Director (Independent Director Category) and Member of Audit Committee *	Company Secretary 30 minutes	Shri G Naganathan
16/10/2016 Board Room, Bengaluru	Brief introduction to Shri. G.Naganathan, FCA, Director, of each of the departments and key areas of operation of each department of the Company.#	Chief Financial Officer 120 minutes	Shri G Naganathan Shri S K Hota All department heads of the Company
18/10/2016 Board Room, Bengaluru	Information on the Notification of MCA dated 05/09/2016 regarding IEPF Authority (Accounting, Audit, Transfer & Refund) Rules, 2016	Company Secretary 30 minutes	All the Directors and KMPs
17/01/2017 Board Room, Company	Information on guidance note on Board Evaluation - SEBI Circular No.SEBI/HO/CFD/CMD/P/2017/004 dated 05/01/2017	Company Secretary 30 minutes	All the Directors and KMPs
17/01/2017 Board Room, Company	Preparedness for implementing Ind AS – A seminar	Mr.Mohan Lavi, FCA Partner K. P. Rao & Co 150 minutes	All the Directors, KMPs and Finance & IT teams
23/03/2017 Board Room, Company	Information relating to the new Directions of National Housing Bank (NHB) viz., HFCs Auditor's Report (NHB) Directions, 2016 (effective from 03/02/17), HFCs Approval of Acquisition or Transfer of Control (NHB) Directions, 2016 and HFCs Corporate Governance (NHB) Directions, 2016 (both effective from 09/02/17.	Company Secretary 30 minutes	All the Directors and KMPs

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The Programme also provided an opportunity to the Independent Directors to actively interact with the Company's Senior Executives, internal and statutory auditors to enable them to get a better understanding of the Company's business model, nature of its activities/operations, organisation structure and facilities.

Apart from the above;

- The Independent Directors are provided with applicable documents, reports and internal policies to enable them to familiarize with the Company's procedures and practices.
- Periodic presentations are made at the Board and Board Committee Meetings, on business and performance updates of the Company, business strategy and risks involved.
- Presentations on risk profile and risk management of the Company, internal and external audit plans, business and financial performance, updates on compliances, regulatory scenario and regulatory changes which affect/concern the Company, company policies, internal controls, investor relations etc. were made at the various Committee/ Board Meetings of the Company which enabled active participation by the Independent Directors.
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